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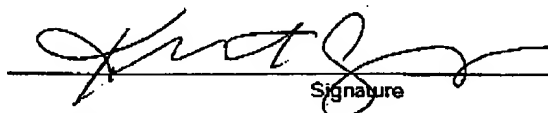
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Signature

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Re: Serial No. 09/919,074  
Atty. Docket No. ISAA0007  
TOTAL PAGES (Incl. cover sheet) - 9  
The following documents are enclosed:

- Certificate of Facsimile Transmission (1 page); and
- Election response (8 pages).

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CENTRAL FAX CENTER Serial No. 09/919,074

OCT 26, 2006

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Hoadley et al.

Docket No.: ISAA0007

5 Serial No. : 09/919,074

Art Unit: 3628

Filed: July 30, 2001

Examiner: Millef, Elda G.

Title: ALGORITHM FOR EXPLAINING CREDIT SCORES

10

October 26, 2006

Commissioner for Patents  
Mail Stop Amendment  
15 P.O. Box 1450  
Alexandria, VA 22313-1450

20

**ELECTION REPONSE**


Sir:

25 This Amendment is responsive to the Office Action, date mailed 26 September  
2006, for the above-identified patent application.

**Election**

30 Applicant hereby elects Species (1), which reads on Claims 1-3, 8-15, and 20-  
26. The election is made without traverse.

Respectfully Submitted,



35

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